From: Sia Kiauw Lay <kiauwlay@yahoo.com.sg>

Sent: Thursday, January 21, 2010 8:30 AM **To:** secretary «CFTC.gov»

Subject: Regulation of Retail Forex

Dear Sir/Madam,

I disagree with the proposed regulation that proposing reducing leverage to 10:1. Why? Because short term trader like me have low profit target and stop loss. With 10:1 leverage, I have to put a lot of money to open several positions. I preferred 50:1 leverage.

Thank you for your kind attention.

Best Regards Sia Kiauw Lay